

Implementation of Accounting Information Systems Using the Bank Indonesia APIK SI Application in MSMEs

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Abstrak

Tujuan – Penelitian ini bertujuan untuk menganalisis dan mengimplementasikan aplikasi SI APIK yang dapat membantu dan mengelola pencatatan keuangan dan laporan keuangan pada perusahaan.

Desain/Metodologi/Pendekatan – Penelitian ini menggunakan metode kualitatif dengan pendekatan studi kasus, yang bertujuan untuk mempelajari dan menyelidiki suatu fenomena atau kejadian terhadap individu. Penelitian ini juga melakukan beberapa teknik pengumpulan data seperti wawancara, observasi, dan dokumentasi. Metode tersebut digunakan untuk menganalisis bagaimana implementasi aplikasi SI APIK pada PT Dinara Indonesia Solusindo.

Temuan – Hasil penerapan sistem informasi akuntansi dengan menggunakan aplikasi SI APIK pada tiga anak perusahaan PT Dinara Indonesia Solusindo, yaitu, Dinara Wooden Heels, Dinara Travelindo, dan Calico Jajananku, ditemukan bahwa aplikasi SI APIK memudahkan PT Dinara Indonesia Solusindo dalam mencatat transaksi harian dan menyusun laporan keuangan sesuai SAK EMKM, sehingga pemilik mendapatkan informasi keuangan berupa laporan keuangan dengan cepat.

Keterbatasan/Implikasi Penelitian – Keterbatasan penelitian ini adalah hanya berfokus pada satu perusahaan, yaitu PT Dinara Indonesia Solusindo. Hasil penelitian ini memberikan implikasi agar pemilik usaha dapat mengimplementasikan aplikasi SI APIK untuk mempermudah manajemen keuangan dan pengambilan keputusan.

Kata Kunci: Sistem Informasi Akuntansi, Laporan Keuangan, SI APIK



Abstract

Purpose –This research aims to analyze and implement the SI APIK application that can assist and manage financial records and financial reports at the company.

Design/Methodology/Approach - This research uses a qualitative method with a case study approach, which aims to study and investigate a phenomenon or event for individuals. This research also conducted several data collection techniques such as interviews, observations, and documentation. This method is used to analyze the implementation of the SI APIK application at PT Dinara Indonesia Solusindo.

Findings - The results of implementing an accounting information system using the SI APIK application in three subsidiaries of PT Dinara Indonesia Solusindo, namely, Dinara Wooden Heels, Dinara Travelindo, and Calico Jajananku, found that the SI APIK application makes it easier for PT Dinara Indonesia Solusindo to record daily transactions and prepare financial reports according to SAK EMKM, so that owners get financial information in the form of financial statements quickly.

Research Limitations/Implications - The limitation of this research is that it only focuses on one company, namely PT Dinara Indonesia Solusindo. The results of this study provide implications so that business owners can implement the SI APIK application to facilitate financial management and decision making.

Keywords: Accounting Information System, Financial Statements, SI APIK

Introduction

Accounting information system is a system that produces information from a series of actions that include collecting, recording, storing, processing, and preparing accounting reports. This information can be used for decision making by internal and external parties (Benarli Nugraha et al., 2023). According to (Haryono, 2022), accounting information systems have become very important in carrying out company operations. Accounting information systems can facilitate the company in reporting and presenting reliable information effectively, and efficiently in decision making and operational activities.

According to Radi Rinandiyana et al. (2020) the problem that often arises in MSMEs is the lack of knowledge in recording financial information. This is also in line with Andriani et al. (2023), where limited accounting knowledge and information are the main obstacles for MSMEs in obtaining financial support from banking institutions. While financial

institutions such as banks can significantly support MSME capital, the lack of accounting understanding makes it difficult for MSMEs to meet banking requirements.

Financial reports for MSMEs have been regulated in the standards issued by the Indonesian Institute of Accountants (IAI), namely the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM). SAK EMKM is a simplified accounting standard because its focus is to regulate common transactions commonly carried out by EMKM. The approach uses historical cost as the basis of measurement, so it is sufficient to record assets and liabilities in accordance with their acquisition costs (Ikatan Akuntan Indonesia, 2009).

With the continuous development of technology, more and more companies are adopting computer-based technology to facilitate users in accessing accounting information systems. Current technological advances also bring significant changes in inputting data which becomes computerized, so that accounting activities carried out

become easier and more practical (Safitri et al., 2019).

Several accounting applications have been designed by experts to support various operational activities of the entity. One of the main advantages of these applications is their ability to make financial reporting easier and free. With easy access through computers, smart phones, and various other devices, these applications are very useful solutions for MSMEs that want to improve the quality of their financial reports. One example is the SI APIK application. The SI APIK application is an application created and designed by Bank Indonesia. This application is specifically designed to meet the needs of MSMEs, SI APIK makes it easy for small and medium enterprises to prepare their financial reports. With intuitive and user-friendly features, SI APIK is one of the solutions that can be chosen by MSMEs in improving their financial reporting process.

Haryono (2022) stated that since the launch of the SI APIK application by Bank Indonesia in 2017 until the end of 2021, SI APIK has been used by 17,837 users, most of which or 99% are micro businesses, with the manufacturing sector being the largest at 40%. Of these, 724 MSMEs have obtained financing worth a total of IDR 18.3 billion through banks. SI APIK is one of the innovations to support the financial management of MSMEs with Standard, Easy Safe, Simple and Reliable (S.M.A.S.H) features as its main advantage. The SI APIK application is also equipped with the "SI APIK Literacy Guidelines" book as a guide for standardized socialization, training, and mentoring and meets the needs of financial institutions in conducting credit analysis.

With the SI APIK application, business owners can produce financial reports in the form of income statements, balance sheet reports, and cash flow reports (Kurniawan, 2021). The reports generated are also in accordance with applicable standards, namely SAK EMKM (Financial

Accounting Standards for Micro, Small and Medium Entities) (Yunus dkk., 2022).

Rahayu et al. (2022) stated that by improving the quality of financial report preparation using SI APIK, business actors understand and recognize the SI APIK application. Not only understand, but business actors can apply it in making financial reports on their business. In addition, business actors can make simple, effective and efficient financial records and can record transactions of their business activities both incoming and outgoing cash so that they can be monitored properly and can provide output in the form of financial reports.

This research was conducted at PT Dinara Indonesia Solusindo. PT Dinara Indonesia Solusindo is a company that was founded in 2016. The company is located at Jalan Tlogomas, Lowokwaru District, Malang City, East Java. The company has three subsidiaries namely Dinara Wooden Heels, Dinara Travelindo, and Calico Jajananku. Each of the three subsidiaries is engaged in manufacturing, services, and trading. In managing and recording transactions, PT Dinara Indonesia Solusindo is still done manually, namely by using a cash book. The recording of transactions carried out is only in the form of cash receipts and cash disbursements. And for making financial reports the Company owner only uses Microsoft Excel. The financial statements made by business owners are also only in the form of business profit reports every month, this is of course very ineffective.

Bella & Permatasari (2023) stated that some of the problems that often arise in accounting information systems are fraud and negligence that can be committed by certain employees. Therefore, to overcome this problem, it is necessary to implement the right information system and internal control to prevent fraud committed by employees. With the three subsidiaries of PT Dinara Solusindo, the owner should have done proper reporting and recording of

transactions. This is done to avoid things that can harm the company, such as lost or damaged cash books, and the possibility of unrecorded transactions that can cause errors in calculations. As well as other problems that can result in losses to the company.

With a computerized accounting information system, this can overcome management and accounting problems that exist in the company. Companies can also access information related to customers, goods, and suppliers anytime and anywhere by using SI APIK. With the SI APIK application, companies can record daily transactions using the system, reduce the need for additional costs such as paper or stationery, and companies can produce financial reports in accordance with applicable accounting standards. This is supported by research conducted by Alfiatuz Zahro et al. (2019), Larasati & Widyawati (2022) and Meisak et al. (2023).

This study has differences with previous studies, namely in the research location, differences in application and application access. The application used (Mariza Syafitri et al., 2023) is the AkuntansiKu application (Rosma Widiyohening, 2023), the Accurate application (Nugraha & Dwiana, 2023), Oddo software (Rizqi Amelia et al., 2022) and Meisak et al. (2023) the SI APIK application on an android basis.

The problems in this research are:

1. The company still uses manual recording of transactions with a cash book.
2. The financial statements presented are only in the form of monthly profit reports and are done manually and inefficiently.

This study aims to analyze the implementation of the SI APIK application at PT Dinara Indonesia Solusindo which is expected to record transactions with applications that can facilitate the Company's operational activities, so as to produce financial reports that can be used as management decision making in the future.

Literature Review and Hypothesis

Financial Report

According to Thian (2022), financial statements are the result of the company's accounting recording process which is used to communicate with parties interested in financial data and company activities. Financial reports provide an overview of the company's financial condition and performance and can be a guide to financial decision making.

Meanwhile, according to the Statement of Financial Accounting Standards (PSAK) No. 1 of 2022 paragraph 9 explains the concept of financial statements as a structured representation of the financial condition and financial performance of an entity.

Suhendar (2020) explains that the purpose of financial statements is to meet the common needs of various users of reports, including annual reports and other public documents. Financial reports provide information about the company's financial condition, performance, and cash flows that are used by various users of reports for economic decision making and to evaluate management accountability.

According to PSAK No. 1, Paragraph 9, 2022 states that the purpose of financial statements is to provide information about the financial condition, financial performance, and cash flow of an entity that has benefits for most users of financial statements in making economic decisions.

According to the Ikatan Akuntan Indonesia (2018), financial statements aim to provide information about company finances that are useful for making economic decisions. Although it does not include all the data that may be needed, the financial statements reflect the actions taken by management and assist report users in evaluating the steps taken and making economic decisions.

Accounting Information System

Accounting information system is a system that involves steps in taking financial information from various business activities, recording it correctly, processing it thoroughly and accurately, and presenting financial reports to related parties both inside and outside the company (Rohmana & Hwihanus, 2023).

According to Benarli Nugraha et al. (2023) states that the accounting information system is a system capable of producing information from a series of actions that include collecting, recording, storing, processing data, and preparing financial reports. This information is useful for decision making, both by internal and external parties.

The objectives of the accounting information system according to Zamzami et al. (2021) are to provide support for the company's daily activities, assist management in the decision-making process, to fulfill responsibilities related to accountability, and to reduce the level of uncertainty in the company's business operations and decisions by providing accurate and relevant financial information.

SI APIK Application

Bank Indonesia has implemented a program to expand and improve credit infrastructure for MSMEs with the aim of overcoming asymmetric information problems that arise due to the gap between the capacity of MSMEs and the financing capacity provided by banking institutions. This effort is manifested in the implementation of the Financial Transaction Recording Training program and the use of the SI APIK application (Bank Indonesia, 2020).

The SI APIK application itself is the result of collaboration between BI and IAI in supporting the ability of MSME actors to record financial transactions and prepare financial reports (Nikmatul Larasati & Widyawati, 2022). The SI APIK application is a financial transaction recording application designed for use in various

business sectors, including services, trade, manufacturing, agriculture, and other sectors. This application is designed with a simple, systematic structure, and has followed the applicable standards, namely SAK EMKM (Hasan Habibi & Supriatna, 2021).

The SI APIK application aims to be a solution that helps MSMEs in improving their financial accessibility, so that MSMEs can develop and improve their business standards (Haryono, 2022).

Research Method

Type of Research

This research uses qualitative methods. Qualitative research itself is a type of research that involves analyzing and interpreting text and interview results with the aim of finding the meaning behind a phenomenon (Abdussamad, 2021). With a case study approach, this research aims to study and investigate a phenomenon or event for individuals. Researchers use qualitative research methods because this research conducts an analysis whose results are in accordance with actual conditions.

Research Subject

The subject of this research is a company located in Malang, namely PT Dinara Indonesia Solusindo. PT Dinara Indonesia Solusindo is one of the companies located in Malang City. The company is located at Jalan Tlogo Suryo VI No. 76A, Tlogomas, Lowokwaru District, Malang City, East Java. The company was established in 2016 and has several subsidiaries covering various business fields. Its subsidiaries include Dinara Wooden Heel, which is engaged in the production of wooden heels. Then, there is Dinara Travelindo, which is engaged in travel. Finally, there is also Calico Jajananku which runs a business in the culinary field.

Data Collection Methods

The data collection method in this research uses interviews, observations, and documentation. Interviews were conducted directly with the business owner of PT Dinara Indonesia Solusindo and several employees of PT Dinara Indonesia Solusindo. The results of the interviews were used as research sources related to the use of accounting information systems, as well as recording transactions to prepare financial reports. In addition to interviews, observations were also made directly at the business location. This observation was carried out to find out the activities carried out by the owner in recording transactions to prepare financial reports. In addition, there are data sources in the form of documentation and literature data used by researchers from various kinds of literature that are considered relevant to this research.

Data Analysis Method

This research uses data analysis techniques based on the Miles and Huberman model. According to Miles et al., (2014), data analysis in qualitative research is carried out continuously, both during data collection and after data collection is completed within a certain period. Qualitative data analysis activities are carried out interactively and continuously until it reaches the point where the data is saturated.

According to Miles et al. (2014), there are four steps in data analysis, namely, data collection, data conduction, data presentation, and after going through several stages that have been carried out, the final step is to make conclusions from the analysis that has been carried out, and verify with evidence found in the field. Researchers will conclude the results of the analysis of financial reports using the SI APIK application based on valid evidence, data,

and findings found through field studies conducted.

Results and Discussion

Application of SI APIK Application

The SI APIK application can be accessed from iOS, by downloading from the AppStore, and for Android can be downloaded via the Play Store, while on the website can be accessed via <https://www.bi.go.id/siapik/v110/>.

To access the SI APIK application, users are required to create an account first. Creating an account in the SI APIK application is intended to start using the application. By creating an account, users can access application features, such as inputting transaction data, managing finances, and generating accurate financial reports. The account creation process also allows users to organize and manage their financial data more effectively and efficiently.

After successfully creating an account, users are required to complete information related to the type of business being run. The information requested covers various economic sectors, such as services, trade, manufacturing, agriculture, livestock, capture fisheries, aquaculture, and even individual businesses.

PT Dinara Indonesia Solusindo has several business entities under its umbrella, each focusing on a different sector. There are three operating subsidiaries, namely, in the fields of manufacturing, services, and trade. In the SI APIK application, various information related to the accounts of PT Dinara Indonesia Solusindo and its subsidiaries can be seen, as shown in the following figure:

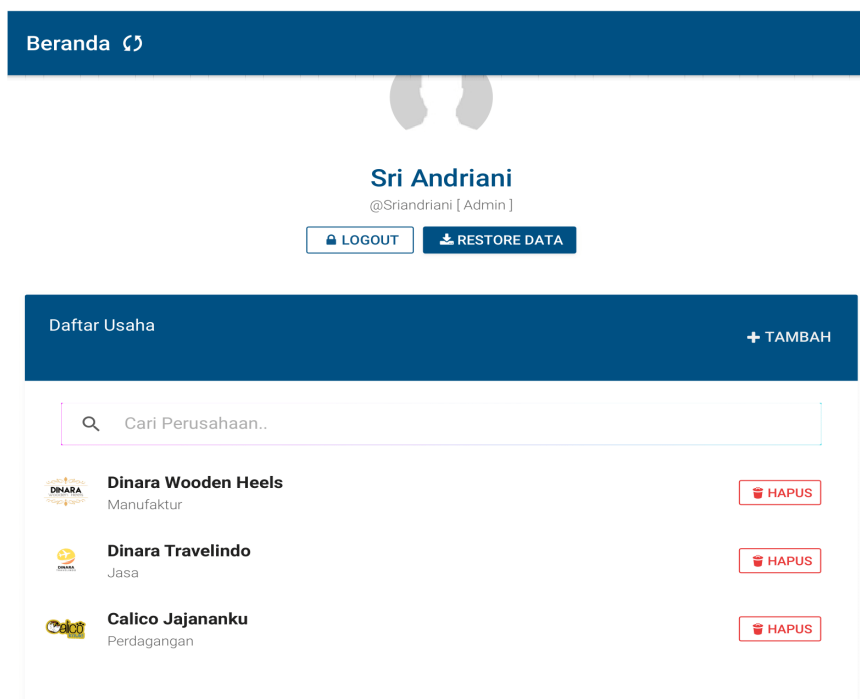


Figure 1
Account View
Source: SI APIK Application

The next step is to input the initial balance data. The purpose of the opening balance input in the financial application is to start using the application by inputting the relevant initial data. This initial balance is usually the amount of money the company has at the beginning of the application usage period. Starting balance input allows users to have accurate and complete data to manage finances more effectively. Thus, users can create more accurate financial reports and more easily manage business finances.

According to Yudaruddin (2023), the initial balance of the business is the foundation for the preparation of financial records in the business sector, both individuals and institutions. Determination of the initial balance of the business in all its forms will certainly affect the reports that will be generated through the accounting information system used. This initial balance

is the initial value of each estimated account, this initial balance value is inputted only once when you first use the program, and will be adjusted again at the beginning of the financial year of a company to match its economic realization, the nominal value is adjusted to the reality of the company if the accounting system wants to be more accurate.

The initial balance data input is carried out for the three subsidiaries of PT Dinara Indonesia Solusindo, namely Dinara Wooden Heels, Dinara Travelindo, and Calico Jajananku. This initial balance input includes various types of accounts such as cash, cash in banks, receivables, inventory, equipment, fixed assets, debt, capital, expenses, and other accounts. The process of filling in the initial balance is done through the initial balance menu. Then, the user selects the relevant account and enters the

amount of the initial balance for the account, to save it click the save button. The following is a display of the initial balance

input process and the data that has been entered into the SI APIK application.

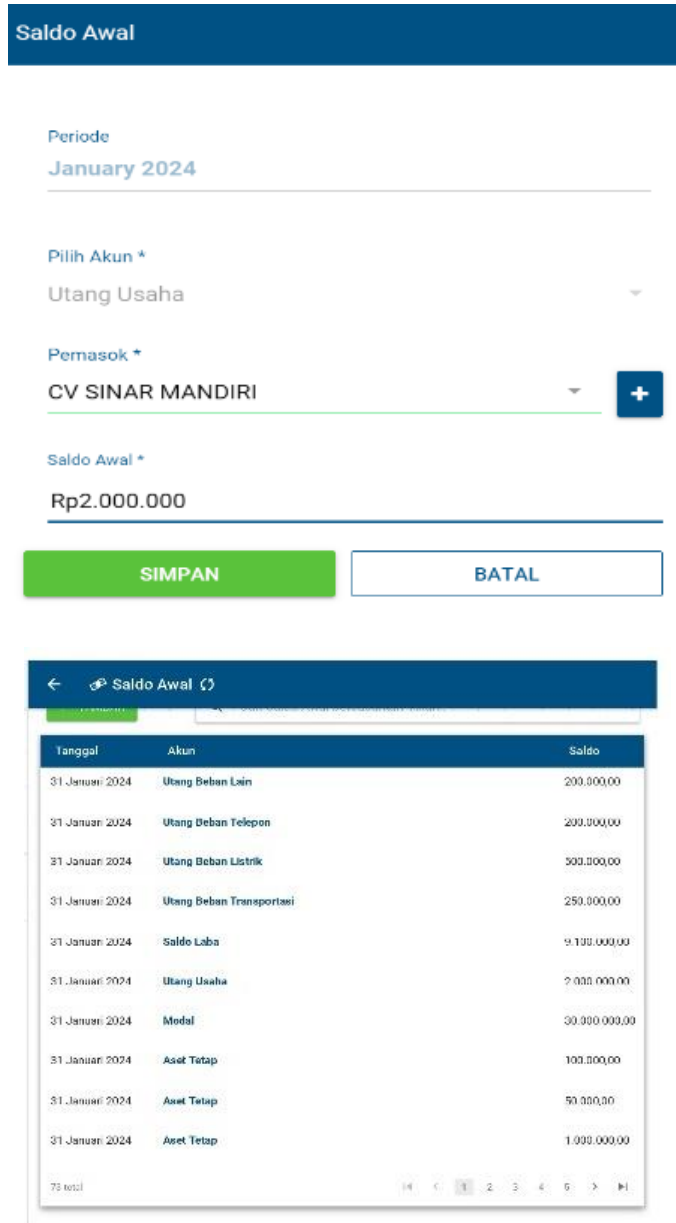


Figure 2
Initial Balance Display
Source: SI APIK Application

After completing the initial balance input, the next step is for users to input various types of data into the application, including material data, finished goods data, unit data, material category data, customer data, supplier data, banks, assets, and other assets.

This data menu display is available in the SI APIK application to facilitate users in managing the information needed. The following is a view of the data menu in the SI APIK application.

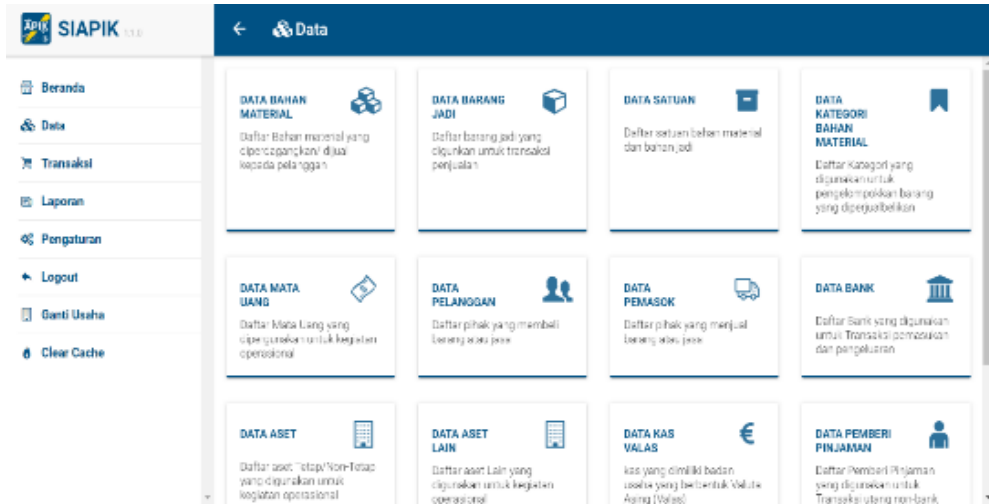


Figure 3
Data Menu Display
Source: SI APIK Application

The next step is to input transaction recording. According to Bahri (2020), recording is recording all transactions that have been identified chronologically based on the time they occur. Transactions are events that occur in an entity that can be measured in monetary units (money) and affect the entity's financial position. So it can be said that recording transactions is the process of recording all events or events that occur in an entity in sequence based on the time they occur.

PT Dinara Indonesia Solusindo uses the SI APIK application to input transactions within one month, starting from February 1 to February 29, 2024. Transactions recorded by PT Dinara Indonesia Solusindo during the one-month period include various types, such as cash sales, credit sales, payment of debts to suppliers, receipt of receivable

payments from customers, purchase of materials, and payment of liability expenses. This transaction data includes activities that occur in three subsidiaries of PT Dinara Indonesia Solusindo, namely Dinara Wooden Heels, Dinara Travelindo, and Calico Jajananku.

On the transactions menu there are two options available: receipts and expenses. The receipts option includes several options, such as cash and credit sales, payables, capital, other income, bank withdrawals, and income received in advance. When inputting cash sales transactions, users are required to fill in information about the customer, payment method, transaction date, items sold, and record notes if needed. The following is the display of the cash sales transaction input process.

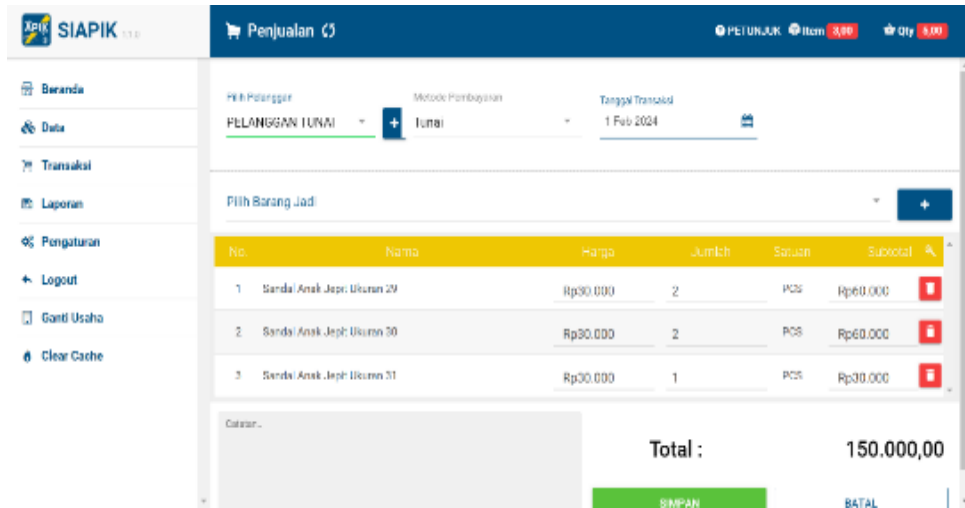


Figure 4
Cash Sales Display
Source: SI APIK Application

Meanwhile, on the expense menu there are options for purchasing materials, liabilities, purchasing assets, expenses, writing off receivables, deposits to banks, withdrawing capital, transferring account balances, prepaid expenses, and stock-taking of

materials. In inputting purchase transactions, users must fill in data about suppliers, payment methods, transaction dates, materials to be purchased and notes if any. The following is a display of cash purchase transaction input.

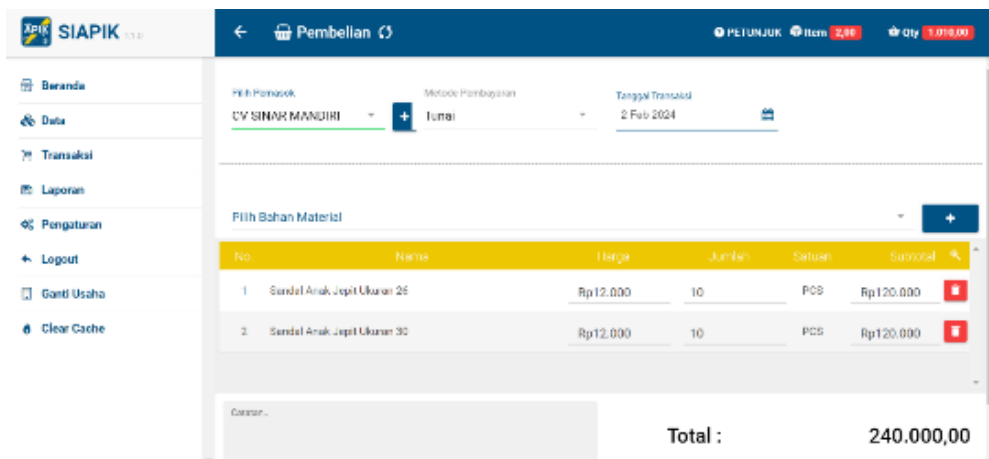


Figure 5
Cash Purchase Display
Source: SI APIK Application

In the input of cash expenditure transactions, users can input transactions in the form of electricity expense payments. To input electricity payment transactions, users must fill in the nominal value of the expense, transaction date, payment method, and notes

if any. The following is a display of electricity expense payment transaction input.

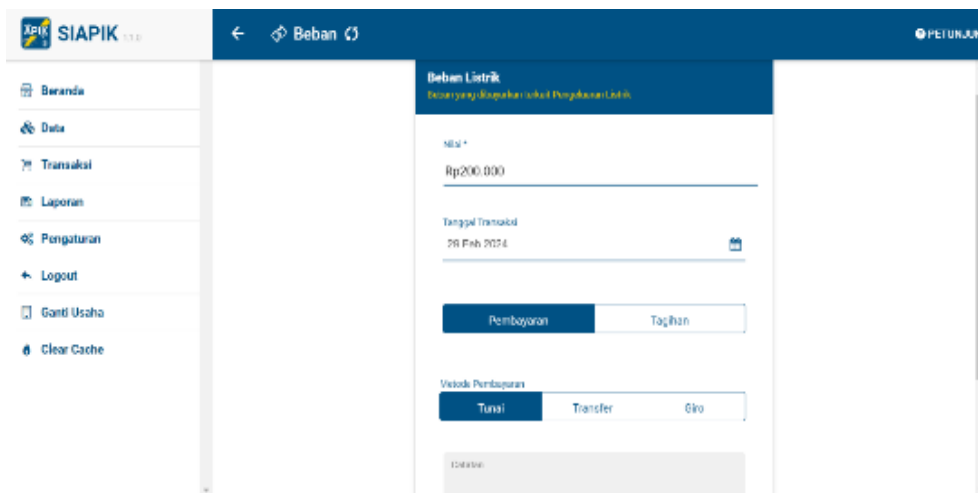


Figure 6
Electricity Load Payment Display
Source: SI APIK Application

After inputting all transactions according to the time period, users can view reports of the transactions that have been inputted. There are several options in the report menu, such as the financial position report (balance sheet), detailed report, income statement and retained earnings, cash flow statement, transaction history report, financial performance report, trend report, and annual business expense analysis report. The reports generated by the SI APIK application are

also in accordance with SAK EMKM (Hasan Habibi & Supriatna, 2021). Where in SAK EMKM the statement of financial position includes information about the entity's assets, liabilities, and equity (Ikatan Akuntan Indonesia, 2016). In the SI APIK application, the statement of financial position consists of assets, liabilities, and capital. The following is a display of the statement of financial position of PT Dinara Indonesia Solusindo's business.

Dinara Wooden Heels Laporan Posisi Keuangan (Neraca) Per Februari 2024	
<i>Keterangan</i>	<i>Rupiah</i>
ASET	
Kas	Rp11.570.000
Kas Valas	Rp0
Tabungan	Rp10.000.000
Giro	Rp0
Deposito	Rp0
Piutang Usaha	Rp1.625.000
Persediaan Bahan Material	Rp10.600.000
Beban Dibayar Dimuka	Rp0
Aset Tetap	Rp13.150.000
Akumulasi Penyusutan	-Rp239.583.33
Aset Lain	Rp0
Jumlah Aset	Rp46.705.416.67
KEWAJIBAN	
Utang Bank	Rp0
Utang Usaha	Rp2.000.000
Kewajiban Lain	Rp0
Utang Beban	Rp1.150.000
Pendapatan Diterima Dimuka	Rp0
Jumlah Kewajiban	Rp3.150.000
MODAL	
Modal	Rp30.000.000
Saldo Laba	Rp13.555.416.67
Jumlah Modal	Rp 43.555.416.67

Dinara Travelindo Laporan Posisi Keuangan (Neraca) Per Februari 2024	
<i>Keterangan</i>	<i>Rupiah</i>
ASET	
Kas	Rp8.100.000
Kas Valas	Rp0
Tabungan	Rp12.000.000
Giro	Rp0
Deposito	Rp0
Piutang Usaha	Rp1.056.000
Beban Dibayar Dimuka	Rp0
Aset Tetap	Rp5.050.000
Akumulasi Penyusutan	-Rp105.208.34
Aset Lain	Rp0
Jumlah Aset	Rp26.099.791.66
KEWAJIBAN	
Utang Bank	Rp0
Utang Usaha	Rp2.900.000
Kewajiban Lain	Rp0
Utang Beban	Rp0
Pendapatan Diterima Dimuka	Rp0
Jumlah Kewajiban	Rp2.900.000
MODAL	
Modal	Rp15.000.000
Saldo Laba	Rp8.199.791.66
Jumlah Modal	Rp 23.199.791.66

Calico Jajananku Laporan Posisi Keuangan (Neraca) Per Februari 2024	
Keterangan	Rupiah
ASET	
Kas	Rp4,030,000
Kas Valas	Rp0
Tabungan	Rp8,800,000
Giro	Rp0
Deposito	Rp0
Piutang Usaha	Rp1,278,000
Persediaan	Rp381,000
Beban Dibayar Dimuka	Rp0
Aset Tetap	Rp6,160,000
Akumulasi Penyusutan	-Rp128,125
Aset Lain	Rp0
Jumlah Aset	Rp20,308,875
KEWAJIBAN	
Utang Bank	Rp0
Utang Usaha	Rp0
Kewajiban Lain	Rp0
Utang Beban	Rp2,060,000
Pendapatan Diterima Dimuka	Rp0
Jumlah Kewajiban	Rp2,050,000
MODAL	
Modal	Rp15,000,000
Saldo Laba	Rp3,258,875
Jumlah Modal	Rp18,258,875

Figure 7
Statement of Financial Position Display
Source: SI APIK Application

The income statement includes all income and expenses recognized by an entity in a given period, with entities including items and parts of items in the income statement if relevant to understanding their financial performance (Indonesian Institute of Accountants, 2016). In the income statement, if revenue exceeds expenses, the difference is called profit, while if expenses

exceed revenue, it is called loss. The income statement generated from the SI APIK application includes sales, other income, expenses, profit or loss, as well as the opening balance and ending balance. The following is a view of the income statement and opening balance of the three subsidiaries of PT Dinara Indonesia Solusindo.

Dinara Wooden Heels Laporan Laba Rugi dan Saldo Laba Per Februari 2024	
Keterangan	Rupiah
PENGHASILAN	
Penjualan	Rp6,965,000
Penghasilan Lain	Rp0
Jumlah penghasilan	Rp6,965,000
BEBAN	
Beban Bahan Material	Rp0
Beban Tenaga Kerja	Rp1,800,000
Beban Sewa	Rp0
Beban Transportasi	Rp0
Beban Bahan Bakar	Rp0
Beban Listrik	Rp450,000
Beban Air	Rp0
Beban Telepon	Rp20,000
Beban Penyusutan	Rp239,583.33
Beban Umum dan Administrasi	Rp0
Beban Lain	Rp0
Jumlah beban	Rp2,509,583.33
Laba (Rugi)	Rp4,455,416.67
Saldo Laba (Rugi) Awal	Rp9,100,000
Penarikan Oleh Pemilik	Rp0
Saldo Laba (Rugi) Akhir	Rp13,555,416.67

Dinara Travelindo Laporan Laba Rugi dan Saldo Laba Per Februari 2024	
Keterangan	Rupiah
PENGHASILAN	
Penjualan	Rp15,200,000
Penghasilan Lain	Rp0
Jumlah penghasilan	Rp15,200,000
BEBAN	
Beban Tenaga Kerja	Rp8,000,000
Beban Sewa	Rp0
Beban Transportasi	Rp1,000,000
Beban Bahan Bakar	Rp1,000,000
Beban Listrik	Rp200,000
Beban Air	Rp0
Beban Telepon	Rp150,000
Beban Penyusutan	Rp105,208.34
Beban Umum dan Administrasi	Rp50,000
Beban Lain	Rp0
Jumlah beban	Rp10,505,208.34
Laba (Rugi)	Rp4,694,791.66
Saldo Laba (Rugi) Awal	Rp3,505,000
Penarikan Oleh Pemilik	Rp0
Saldo Laba (Rugi) Akhir	Rp8,199,791.66

Calico Jajananku Laporan Laba Rugi dan Saldo Laba Per Februari 2024	
Keterangan	Rupiah
PENGHASILAN	
Perjualan	Rp4,956,000
Penghasilan Lain	Rp0
Jumlah penghasilan	Rp4,956,000
BEBAN	
Beban Persediaan	Rp3,564,000
Beban Tenaga Kerja	Rp1,500,000
Beban Sewa	Rp0
Beban Transportasi	Rp0
Beban Bahan Bakar	Rp0
Beban Listrik	Rp150,000
Beban Air	Rp0
Beban Telepon	Rp150,000
Beban Penyusutan	Rp128,125
Beban Umum dan Administrasi	Rp0
Beban Lain	Rp150,000
Jumlah beban	Rp5,642,125
Laba (Rugi)	-Rp686,125
Saldo Laba (Rugi) Awal	Rp3,945,000
Penarikan Oleh Pemilik	Rp0
Saldo Laba (Rugi) Akhir	Rp3,258,875

Figure 8
Income Statement and Opening Balance Display
Source: SI APIK Application

According to Hery (2021), the cash flow statement is a report that describes cash inflows and outflows in detail from each activity, starting from operating activities, investment activities, to funding or financing activities for a certain period of time. The cash flow statement generated by the SI

APIK application consists of cash receipts and cash equivalents and cash expenditures and cash equivalents. The following is a display of the cash flow statement generated by the SI APIK application on the three subsidiaries of PT Dinara Indonesia Solusindo.

Dinara Wooden Heels Laporan Arus Kas Per Februari 2024	
<i>Keterangan</i>	<i>Rupiah</i>
PENERIMAAN KAS DAN SETARA KAS	Rp2,270,000
Kegiatan Usaha	Rp6,840,000
Penerimaan Pinjaman	Rp0
Tambahan Modal	Rp0
PENGELUARAN KAS DAN SETARA KAS	Rp2,270,000
Kegiatan Usaha	Rp2,270,000
Pelunasan Pinjaman	Rp0
Penarikan Modal	Rp0
Kenaikan	Rp 4,570,000
Saldo Awal	Rp 17,000,000
Saldo Akhir	Rp 21,570,000

Dinara Travelindo Laporan Arus Kas Per Februari 2024	
<i>Keterangan</i>	<i>Rupiah</i>
PENERIMAAN KAS DAN SETARA KAS	Rp12,400,000
Kegiatan Usaha	Rp15,200,000
Penerimaan Pinjaman	Rp0
Tambahan Modal	Rp0
PENGELUARAN KAS DAN SETARA KAS	Rp12,400,000
Kegiatan Usaha	Rp12,400,000
Pelunasan Pinjaman	Rp0
Penarikan Modal	Rp0
Kenaikan	Rp 2,800,000
Saldo Awal	Rp 17,300,000
Saldo Akhir	Rp 20,100,000

Calico Jajananku Laporan Arus Kas Per Februari 2024	
Keterangan	Rupiah
PENERIMAAN KAS DAN SETARA KAS	Rp5,095,000
Kegiatan Usaha	Rp4,180,000
Penerimaan Pinjaman	Rp0
Tambahan Modal	Rp0
PENGELUARAN KAS DAN SETARA KAS	Rp5,095,000
Kegiatan Usaha	Rp5,095,000
Pelunasan Pinjaman	Rp0
Penarikan Modal	Rp0
Kenaikan	-Rp 915,000
Saldo Awal	Rp 13,545,000
Saldo Akhir	Rp 12,630,000

Figure 9
Cash Flow Display
Source: SI APIK Application

Based on the results of research conducted by researchers, the application of the SI APIK application brings various benefits to business owners. The ease of recording transactions becomes real with this application, allowing business owners to record transactions efficiently and accurately, replacing manual processes that previously took time and effort. In addition, the application also facilitates the timely generation of financial reports, allowing business owners to monitor financial performance regularly and make better decisions.

With the help of SI APIK, sales profit management is improved as business owners can track profits in detail and accurately, as well as conduct better financial analysis and planning. The automation features in the application also help in saving time and effort, replacing administrative tasks that were previously done manually. In addition, the app's flexible accessibility allows business owners to manage transactions and

access financial information from a variety of devices, such as internet-connected smartphones, computers, and laptops, ensuring that they can perform financial management from anywhere and anytime as needed.

Research conducted by Nikmatul Larasati & Widyawati (2022), Mubarak & Al Rachmat (2020), Pirmaningsih et al. (2022), Welhelmina et al. (2023), Hasan Habibi & Supriatna (2021), also shows that the application of SI APIK to MSE actors has a positive impact. Business owners admit that the SI APIK application is very helpful in the sales process, especially for tracking sales profits every month. This application also makes it easier to record transactions and financial reporting.

Financial reports created with SI APIK can also help MSMEs monitor their business finances and make better decisions. By having accurate financial reports, MSMEs can more easily manage their business finances and improve their ability

to apply for credit or financing from banks. This is in line with Haryono (2022) which states, since the launch of the SI APIK application by Bank Indonesia in 2017 until the end of 2021, SI APIK has been used by 17,837 users, most of whom or as much as 99% are micro businesses, with the manufacturing sector being the largest at 40%. Of these, 724 MSMEs have obtained financing totaling IDR 18.3 billion through banks.

In the context of SAK EMKM, financial statements prepared by MSMEs must comply with financial accounting standards applicable to micro, small and medium entities. SAK EMKM is effective from January 1, 2018 and provides simpler and easier-to-understand guidelines for MSMEs in making financial statements. Thus, SI APIK can assist MSMEs in making financial statements that comply with SAK EMKM, thus enabling MSMEs to more easily apply for credit or financing from banks.

Conclusion and Recommendation

With the implementation of the accounting information system carried out in the February period using the SI APIK application on the three subsidiaries of the PT Dinara Indonesia Solusindo Company, namely Dinara Wooden Heels, Dinara Travelindo, and Calico Jajananku, it can be concluded that the SI APIK application makes it easier for PT Dinara Indonesia Solusindo to record daily transactions and prepare financial reports in accordance with SAK EMKM, so that owners get financial information in the form of financial statements quickly.

By using the SI APIK application, the owner of PT Dinara Indonesia Solusindo, which has three subsidiaries, no longer needs to record and prepare financial reports manually which is inefficient. The SI APIK application is also one of the innovations to support the financial management of MSMEs with Standard, Easy, Safe, Simple

and Reliable (S.M.A.S.H) features. The advantage of SI APIK is also that this application is free, without conditions, and there are no restrictions on inputting transactions in the Company.

Suggestion

The author provides suggestions to be used as input for the future to the parties concerned. The author's suggestion for PT Dinara Indonesia Solusindo is for the business owner of PT Dinara Indonesia Solusindo to use an accounting information system such as the SI APIK application in recording daily transactions and preparing financial reports, this is because the owner can find out accounting information quickly and efficiently, without the need to do manual calculations, as previously done by the business owner. By implementing the SI APIK application, users can generate the necessary reports such as the statement of financial position, income statement and retained earnings, and also the cash flow statement.

For further research, it is hoped that the object studied is different and it is hoped that the object studied has the necessary data. And it is hoped that future researchers can examine the SI APIK application in terms of accounting information systems or in terms of other accounting.

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